



MERCHANT SERVICES & PAYMENT PROCESSING

Privacy Policy

Effective Date: September 1, 2026

Integrity Pay Advisors ("Integrity Pay Advisors," "we," "our," or "us") provides merchant services and payment processing consulting to businesses. We respect your privacy and are committed to protecting the personal and business information you share with us. This Privacy Policy explains what information we collect, how we use and share it, and the choices available to you. By visiting our website or engaging our services, you agree to the practices described here.

1. Information We Collect

Information You Provide Directly

- **Contact and business information** — your name, email address, phone number, business name, and business type when you request a consultation, a rate quote, or a processing statement review.
- **Application and underwriting information** — if you choose to move forward with a merchant account, information required by our processing partners, which may include business ownership details, banking information, and processing history. This information is submitted through the processor's secure application channel, not stored on our website.
- **Communications** — any messages, documents, or statements you send us by email, phone, text, or through our website so that we can evaluate and recommend processing solutions.

Information Collected Automatically

- **Log and device data** — IP address, browser type, device type, operating system, referring pages, and pages viewed on our site.
- **Cookies and similar technologies** — used to maintain site functionality, remember preferences, and understand how visitors use our site.

Information We Do Not Collect Through This Website

We do not collect full payment card numbers, bank account numbers, or Social Security numbers through our website or contact forms. Any such information required to establish a merchant account is submitted directly through our processing partners' secure, encrypted application systems.

2. How We Use Your Information

We use the information we collect to:

- Respond to inquiries and prepare rate comparisons or processing recommendations
- Match your business with an appropriate payment processor or program
- Communicate with you about your account, application status, or ongoing service
- Send educational content about payment processing, rates, and industry updates (you may opt out at any time)
- Improve our website and services
- Detect, prevent, and address fraud, security, or technical issues
- Comply with applicable laws, card network rules, and regulatory requirements

We do not sell, rent, or trade your personal or business information to third parties for their own marketing purposes.

3. Email Communications

If you provide your email address, you may receive communications about your inquiry, your application, or educational content related to merchant services. Every marketing email includes an unsubscribe link. You may opt out at any time by:

- Clicking "unsubscribe" in any email we send
- Emailing us directly at info@yourintegritypayadvisors.com with "Unsubscribe" in the subject line

4. SMS Communications

If you opt in to receive text messages from us — through a web form, verbal consent, or another medium — you agree to receive SMS messages related to your inquiry or account. Message frequency varies. Message and data rates may apply. Reply **HELP** for assistance or **STOP** to any message to opt out at any time. We do not share your phone number or SMS opt-in data with third parties for marketing purposes.

5. Sharing of Information

We may share your information only in the following circumstances:

- **Payment processors and financial institutions** — when you choose to move forward with an application, we share the necessary information with the processing partner or bank you select so they can evaluate and, if approved, establish your merchant account.
- **Service providers** — vendors who support our operations, such as website hosting or email delivery, under confidentiality obligations.
- **Legal requirements** — when required by law, subpoena, court order, or card network rule.
- **Business transfers** — in connection with a merger, acquisition, or sale of business assets, with notice to affected users.
- **Protection of rights** — to protect the rights, property, or safety of Integrity Pay Advisors, our clients, or others.

We do not share your information with unrelated third-party processors or merchant services companies without your consent.

6. Data Retention

We retain personal and business information for as long as necessary to fulfill the purposes described in this policy, to service an active merchant account, or as required by law or card network rules. You may request deletion of your information at any time, subject to any records we are legally required to retain.

7. Cookies

Our website uses cookies to support core functionality and to understand how visitors use our site:

- **Essential cookies** — required for basic site functions, such as session management.
- **Analytics cookies** — help us understand aggregate visitor behavior so we can improve the site.

You can manage or disable cookies through your browser settings. Disabling cookies may affect certain site features.

8. Third-Party Links

Our website may link to third-party sites, including processor applications and partner resources. We are not responsible for the privacy practices of those sites and encourage you to review their policies directly.

9. Security

We use reasonable administrative, technical, and physical safeguards to protect your information, including:

- HTTPS encryption for data transmitted through our website
- Restricted internal access to stored contact and lead information
- Secure, encrypted channels for any application or underwriting information submitted to processing partners

No method of transmission or storage is 100% secure, and we cannot guarantee absolute security.

10. Children's Privacy

Our website and services are directed to businesses and are not intended for individuals under the age of 18. We do not knowingly collect personal information from children. If you believe we have inadvertently collected such information, please contact us so we can delete it promptly.

11. Your Rights

Depending on your location, you may have the right to:

- **Access** — request a copy of the personal information we hold about you
- **Correction** — request that we correct inaccurate or incomplete information
- **Deletion** — request that we delete your personal information, subject to legal retention requirements
- **Opt-out** — unsubscribe from marketing emails or texts at any time

To exercise any of these rights, contact us using the information below. We will respond within 30 days.

12. Texas Residents

Integrity Pay Advisors is headquartered in Texas. Texas residents may have additional rights under the Texas Data Privacy and Security Act (TDPSA), including the right to access, correct, delete, and opt out of the sale of personal data. We do not sell personal data. To submit a privacy request, use the contact information below.

13. Changes to This Policy

We may update this Privacy Policy from time to time. When we do, we will revise the effective date at the top of this page. We encourage you to review this policy periodically. Continued use of our website or services after changes are posted constitutes acceptance of the updated policy.

14. Contact Us

If you have questions or concerns about this Privacy Policy, please contact us:

COMPANY

Integrity Pay Advisors

EMAIL

info@yourintegritypayadvisors.com

PHONE

[\(972\) 430-2434](tel:(972)430-2434)

ADDRESS

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